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**Subchapter 23A CSRS****Part 23A1 General Information****Section 23A1.1-1 Overview**

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**A. Introduction**

This subchapter covers deposits for creditable post-1956 military service under the Civil Service Retirement System (CSRS).

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**> NOTE:**

The information in this chapter has not been updated to reflect the passage of Public Law 103-353, the Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA), approved October 13, 1994. This legislation makes certain types of National Guard service creditable that had not previously been creditable and alters the method for computing military service credit deposits in limited circumstances. OPM will be publishing regulations on how this legislation affects CSRS and FERS employees. Until regulations are published, information on those aspects of the law that are reasonably clear is published in Benefits Administration Letter 95-101 dated January 27, 1995. You can download the letter from OPM's Mainstreet computer bulletin board by following the instructions in Chapter 1, Administration and General Provisions. <

**B. Topics Covered**

This subchapter covers:

- CSRS eligibility requirements and refund procedures;
  - How to apply to make a military service deposit;
  - How to compute the deposit and the interest, if any; and
  - The procedures the employing office must follow to accept and post deposits and remit them to OPM.
-

**C. Organization of Subchapter**      The CSRS subchapter has three parts.

Part	Name of Part	Page
23A1	General Information	1
23A2	Employee Procedures and Responsibilities	7
23A3	Employing Office Procedures	13

NOTE 1: Subchapter 23B about service credit payments for post-1956 military service under FERS begins on page 34.

NOTE 2: Subchapter 23C contains charts, sample forms and local reproduction forms to compute and post military service credit deposits.

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**D. Statement of Authority** This subchapter is based on the laws and regulations cited below.

- United States Code: 5 U.S.C. 8334(j)
- Code of Federal Regulations: 5 CFR 831.2101-2107



**Section 23A1.1-2 Background**

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- A. "Catch 62"** Before September 8, 1982, Civil Service annuitants who were eligible for Social Security at age 62 could not receive credit for military service performed after 1956 even if it had previously been credited in the computation of their annuity benefits. When an annuitant retired before age 62 and post-1956 military service was included in the annuity computation, it had to be deleted at the end of the month before his or her 62nd birthday, if he or she was eligible for Social Security at that time. The rule was commonly referred to as "catch 62" since it affected retirees at age 62.
- 
- B. Military Deposit** The CSRS law was changed in 1982 with respect to the crediting of military service for annuity computation purposes.
- The law now provides that any individual first employed in a position subject to CSRS on or after October 1, 1982, receives credit for title and annuity computation purposes for post-1956 military service only if he or she deposits with the employing agency a sum equal to 7 percent of the military basic pay he or she earned during the period of military service, plus interest.
- Individuals who were first employed under CSRS before October 1, 1982, can receive, under certain circumstances, credit for post-1956 military service without making the deposit, potentially undergoing an annuity reduction for the post-1956 military service at age 62, or making the deposit and avoiding a possible reduction.
- NOTE: See Chapter 22, Creditable Military Service, Part 22A4 for additional information on the crediting of post-1956 military service.
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- C. Where Deposit Is Made** Except as noted in section 23A1.1-4, all military deposits must be made to the employing agency.
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**Section 23A1.1-3 Definitions**

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<b>A. Basic Pay</b>	The total earnings received based on the grade (for example, E-5) of the military member when the service was performed. Basic pay does not include increases such as allowances, flight pay, combat pay, etc.
<b>B. Estimated Earnings</b>	An estimate of basic pay earned during a period of military service, as determined by an authorized official of the Department of Defense for service with the Army, Navy, Air Force, and Marine Corps, the Department of Transportation for service with the Coast Guard, the Department of Commerce for service with the National Oceanic and Atmospheric Administration, the Department of Health and Human Services for service with the Public Health Service; or by an authorized official of the person's employing agency when sufficient evidence of basic pay is provided.
<b>C. First Employed</b>	The date of employee's initial appointment to a position subject to CSRS, CSRS Offset, or FERS retirement deductions.
<b>D. Interest Accrual Date (IAD)</b>	The date each year when interest is charged to the employee's account. (See 23A3.1-5, paragraph B, and 23B2.1-2, paragraph A, for details.)
<b>E. Period of Service</b>	The total years, months, and days from date of initial entry on active duty (or January 1, 1957, if that is later) to date of final discharge for enlisted military personnel, and to date of final release from active duty for officers and reservists.  For military retired pay recipients, a period of service may also be the total years, months, and days of military service not used in the computation of military retired pay, or for retired officers, enlisted service performed as a cadet or midshipman. (See Chapter 22 for more information.)  A period of service includes consecutive periods of service where there is no break in service, but does not include any lost time. For military service purposes, even a 1-day break separates service into two periods.
<b>F. Service</b>	Active honorable military service performed after December 31, 1956.
<b>G. Sufficient Evidence</b>	Sufficient evidence of basic pay exists when an employee (or survivor of a deceased employee) provides copies of all official military pay documents that show the exact basic pay he or she earned for a full period of service.

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Chapter 23

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Section 23A1.1-4 Who Can Make a Military Service Deposit

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- A. General Rule: Current Employees** The following current employees may make a military service credit deposit.
1. An employee subject to CSRS (including CSRS Offset) may make a deposit to his or her employing agency for any full period of military service prior to separation from service.
  2. If the employee delays making the military deposit until he or she separates for retirement, the deposit **must** be made, in full, to the employing agency before OPM completes adjudication of the annuity. The agency should inform the employee that final adjudication of his or her annuity will be delayed.
  3. Except as noted in paragraph A2 above, under current rules, a separated employee may not make a military service deposit.
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- B. Special Rule: Certain Former Employees** A former employee who separated after September 8, 1982, and before October 1, 1983, with title to a deferred annuity, may make a military service deposit at the time he or she applies for the deferred annuity. The deposit must be made in a lump sum directly to OPM and may be made at any time prior to final adjudication of the application for deferred annuity.
- Exception: If the employee is reemployed after October 1, 1983, and the reemployment results in a new annuity right, the rules for current employees apply.
- 
- C. Survivor** A survivor of a deceased employee may make a military service deposit. Unlike employees, survivors may only pay the deposit in a lump sum. For the most part, the procedures for obtaining the basic pay, computing the deposit and processing the payment are the same for survivors. Specific information about the effect of the military deposit on the survivor annuity computation and the special rules for military retired pay recipients who die in service are discussed in Chapter 70, Spouse Benefits - Death of an Employee.
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**Section 23A1.1-5 Refund of Deposit**

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- A. Refund Before Retirement** Any money paid as a military deposit is refunded to a separated employee who applies for and is entitled to a refund of all retirement deductions. (See Chapter 32, Refunds, for additional details.)
- B. Refund of Deposit Upon Application for Retirement** The following rules apply to refunds of deposits upon application for retirement.
1. **Completed Deposits.**  
Except as provided in rules 2, 3, and 4 below, a completed deposit may not be returned to an employee who is entitled to annuity benefits at the time of application.
  2. **Alternative Annuity Elections.**  
If a retiring employee is eligible for and elects the alternative annuity upon retirement, he or she will receive a lump-sum payment equal to his or her total contributions to the retirement fund, including any military service deposits. The military deposit cannot be deemed paid at retirement when the employee elects the alternative annuity. The amount of the deposit must be paid to the employing agency prior to the employee's separation. (See Chapter 53, Alternative Annuity Elections, for additional details.)
  3. **Military Retirees.**  
Employees who receive military retired pay and choose not to waive it will receive a refund of all money paid toward a military deposit at retirement. A retiring employee who receives a refund of his or her deposit because of a decision not to waive military retired pay may not redeposit that money at a later date, unless he or she is reemployed and acquires a new annuity right. (See section 23A1.1-4, paragraph B.)
  4. **Service not creditable.**  
A completed deposit is automatically refunded by OPM if the service covered by the deposit is not creditable for retirement purposes (for example, the employee was dishonorably discharged).
- Note:** When counseling CSRS disability retirees eligible for the minimum basic annuity benefit, agencies should prepare a computation of the employee's benefit with and without the military service to see if it will affect the annuity. If the employee has not paid the military deposit, he or she may decide not to pay if it would not increase the annuity. However, if the employee has paid the military deposit, the

**Section 23A1.1-5 Refund of Deposit (Cont.)**

**B. Refund of Deposit Upon Application for Retirement (Cont.)**

employee does not qualify for a refund. The fact that the military service does not increase the amount of the employee's benefit does not make the service "not creditable" for the purpose of paying a refund of the military deposit.

**5. Incomplete Deposits.**

OPM automatically refunds an incomplete deposit for a period of military service to a separated employee when it adjudicates his or her application for retirement benefits, unless the incomplete deposit will pay for one or more full periods of military service.

If the employee has more than one period of military service and the incomplete deposit will cover all of the deposit for at least one of the periods, OPM will refund only the part of the deposit in excess of the amount needed to cover one or more full periods of military service.

Example:

<b>Period of Service</b>	<b>Deposit Owed</b>
3-15-60 to 9-12-62	\$350.00
4-2-65 to 6-28-66	<u>250.00</u>
Total	\$600.00

Deposit made by employee = \$500.00

Since the deposit made by the employee is sufficient to pay for the period of service from 3-15-60 to 9-12-62, the employee receives a refund of \$150.00.

NOTE: This example does not consider any interest that may have accrued on the unpaid deposit amount.

**C. When a Military Service Credit Deposit May Be Repaid**

If a CSRS employee separates from Federal service and receives a refund of his or her military service deposit made to the Fund and is reemployed under CSRS, he or she may repay the military service credit deposit. Interest begins to accrue on the unpaid balance the date the refund was paid.

## Part 23A2 Employee Procedures and Responsibilities

### Section 23A2.1-1 Applying for Deposit

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|--|--|
| <b>A. Contact the Agency for Information</b> | An employee with post-1956 military service must contact the appropriate employing agency personnel for information about the effect of military service deposit requirements.   |
| <b>B. Complete SF 2803</b>                   | If the employee determines that it will be beneficial to pay the deposit, he or she must obtain SF 2803, Application to Make Deposit or Redeposit, from the employing agency. (See subchapter 23C for a sample copy of this form.) |

For CSRS employees first employed prior to October 1, 1982, the space below that in which the employee enters the military service to be covered by a deposit must contain the following statement to be entered by the employing agency.

"I wish to pay the deposit necessary to obtain credit for my military service after 1956. I understand that the entire deposit must be paid to my agency before separation for retirement and that if I do not complete the deposit at that time, the post-1956 military service will not be used to compute my annuity after age 62, if I am eligible for Social Security benefits at that time. Any incomplete deposit that will not pay for one or more full periods of military service will be refunded. Otherwise, my deposit is refundable only if I become eligible for a refund of civil service retirement contributions, or retire without waiving my military retired pay (if any).

"I further understand that the military deposit cannot be deemed paid at retirement if I am eligible for and elect an alternative annuity. If I do elect the alternative annuity upon retirement, any completed military deposits that I have made to the Fund will be refunded to me along with any other retirement contributions or payments I made to the Fund."

For CSRS employees first employed after October 1, 1982, the statement should be modified as follows.

"I wish to pay the deposit necessary to obtain credit for my military service after 1956. I understand that the entire deposit must be paid to my agency before separation for retirement and that if I do not complete the deposit at that time, the post-1956 military service will not be used to compute or establish title to a CSRS annuity. Any incomplete . . . ."

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**Section 23A2.1-1 Applying for Deposit (Cont.)**

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|--|--|
| <p><b>C. Attach<br/>DD Form 214</b></p>          | <p>The employee must complete only the front of SF 2803 and return it to the appropriate employing agency official along with a copy of his or her DD Form 214, Report of Transfer or Discharge, or equivalent record to verify the service.</p> <p>If copies of the DD Form 214(s) are not available, the employee may obtain a copy from the military records center by submitting SF 180, Request Pertaining to Military Records, to the appropriate address. The addresses are listed on the back of the form.</p> <p>NOTE: See The Guide to Processing Personnel Actions (formerly FPM Supplement 296-33) for additional information on SF 180.</p> |
| <p><b>D. Document Basic<br/>Military Pay</b></p> | <p>The employee must also provide documentation of military basic pay to the employing agency. (See section 23A2.1-2 for more information.)</p>  |
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**Section 23A2.1-2 Documenting Basic Pay**

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- A. General Rule** The employee is responsible for providing documentation of basic pay earned.
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- B. Acceptable Documentation**
1. **Basic pay earnings may be documented by either of the following methods.**
    - Actual pay records from the military service. Subchapter 23C contains a list of acceptable pay records used to document actual military earnings.

NOTE: If the employee furnishes complete records to identify the exact amount of basic military pay earned for an entire period of service, the agency **must** use them to determine the deposit.

    - Estimated earnings if the employee does not have official records of military earnings for the entire period of service. The employee may use OPM Form RI 20-97, Request for Estimated Earnings during Military Service, to obtain his or her earnings from the military. Subchapter 23C contains a copy of this form for local reproduction.
  2. **Submit the Request for Estimated Earnings During Military Service as described below.**
    - The employee must complete the form and attach a copy of his or her DD Form 214 for the period of service and any available records of pay and promotions.
    - Send the form to the appropriate branch of service at the address shown on the back of the form.

IMPORTANT: The military pay center cannot provide earnings unless verification of service (DD Form 214 or equivalent) is attached.
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**Section 23A2.1-2 Documenting Basic Pay (Cont.)**

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|--------------------------------------|--|
| <b>C. Unacceptable Documentation</b> | <p><b>The following records may not be used to document earnings.</b></p> <ol style="list-style-type: none"><li>1. Earnings statements from tax records. (These include allowances as well as basic pay.)</li><li>2. Social Security earnings statements. (They include allowances as well as basic pay and also reflect only military basic pay earned up to the Social Security maximum wage base for withholding.)</li></ol>  |
| <b>D. When to Document Basic Pay</b> | <hr/> <p>Employees should be counseled to document the basic pay earned as soon as possible upon employment with the agency.</p> <p>If unplanned circumstances (for example, involuntary separation, disability retirement) cause the employee to need to document his or her basic pay quickly before separation, the employee may request expedited service by adding a note to the RI 20-97 request form as follows: "Please expedite. I am (retiring) (separating) on (date)."</p> <hr/> |

**Section 23A2.1-3 Paying the Deposit**

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**A. General Rule** The employee must make payment(s) directly to the employing agency.

**B. Procedure** **The agency must:**

1. Complete OPM Form 1514, Military Deposit Worksheet (or an equivalent if the agency has automated this process); and
2. Notify the employee of instructions for paying the deposit, the amount due and the options for making payment.

NOTE: Subchapter 23C contains a sample copy of OPM Form 1514, Military Deposit Worksheet.

**The employee must:**

Make payment(s) as instructed by the agency directly to the designated authorized agency official by personal check, money order, etc., or by allotment from pay. Payment(s) may be made --

- in a lump sum; or
- in installments.

NOTE: Normally, individual payments must be at least \$50.00 although the agency, at its discretion, may accept smaller amounts.

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**Section 23A2.1-4 Reestablishing the Account After a Transfer**

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**A. When an Employee Transfers to Another Agency Before Completing the Military Deposit**

Upon arrival at the new organization the employee must:

1. Present a copy of OPM Form 1514, Military Deposit Worksheet (annotated to reflect any payments made) to the agency; and
2. Complete a new SF 2803, Application to Make Deposit or Redeposit, if the employee chooses to continue to make payments.

The **gaining organization** establishes a new account if the employee wishes to complete the deposit.

NOTE: See section 23A3.1-9 for the **losing agency's** responsibilities.

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## Part 23A3 Employing Office Procedures

### Section 23A3.1-1 Accepting the Employee's SF 2803

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#### A. Initial Procedures

##### The individual's employing office must:

1. Accept the completed SF 2803 and documentation of basic pay and make certain the employee has provided all necessary information; and
2. Make two copies of the SF 2803 and distribute the original and copies as follows:
  - Send the **original** SF 2803 and the documentation of basic pay to the agency office responsible for accepting the deposit payments;
  - File one **copy** of the SF 2803 and the RI 20-97 or other documentation of basic pay as a temporary record (on the left side) in the employee's Official Personnel Folder (OPF) until the OPF copy of the closed out OPM Form 1514, Military Deposit Worksheet, is received from the office responsible for accepting the deposit payments; and
  - Provide the employee with one **copy** of the SF 2803.

(See subchapter 23C for a sample of SF 2803.)

#### B. Upon Completion of the Deposit

##### If the employee completes payment of the deposit:

1. Retain the original OPM Form 1514, the RI 20-97, documentation of basic pay, the SF 2803 and the SF 2806, Individual Retirement Record, for submission to OPM as explained in section 23A3.1-9;
  2. File a copy of the OPM Form 1514 on the right side of the employee's OPF and give one copy to the employee; and
  3. Remove and destroy the copy of the SF 2803 that was filed on the left side of the OPF.
-

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Section 23A3.1-1 Accepting the Employee's SF 2803 (Cont.)**C. Upon  
Application for  
Retirement**

If an employee has post-1956 military service, indicate in the remarks column of section B of the SF 2801-1, Certified Summary of Federal Service (see subchapter 23C for a sample copy of SF 2801-1), whether or not the employee's OPF shows that he or she has applied to make a deposit for the service, and, if so, whether the deposit was completed.

**1. If deposit has been completed:**

No further action is necessary.

**2. If the deposit has not been completed:**

The employee must complete three copies of OPM Form 1515, Military Service Deposit Election (see subchapter 23C for a sample copy of OPM Form 1515), indicating his or her decision whether or not to complete the deposit. Distribute the copies as follows:

- Send the original to OPM with the retirement records;
- File one copy on the right side of the OPF; and
- Give one copy to the employee.

**3. If the employee elects to make the deposit:**

- Inform him or her of the necessity of prompt action to obtain documentation of basic pay (if that has not already been done); and
- Inform him or her that payment must be made to the agency before OPM completes adjudication of the annuity. **The payment may not be made directly to OPM.**

NOTE 1: If OPM is notified that the employee intends to pay, OPM begins preliminary processing of the annuity, makes special payments (if appropriate), but delays final adjudication until receipt of the 2806 showing payment of the deposit.

**Section 23A3.1-1 Accepting the Employee's SF 2803 (Cont.)**

**C. Upon  
Application for  
Retirement  
(Cont.)**

**NOTE 2: The deposit may not be deemed paid as part of an alternative annuity election.**

- Inform the agency payroll office of the employee's election so the retirement SF 2806 may be annotated stating that the deposit will be forwarded upon payment.

**4. If the employee elects not to make or complete the deposit:**

OPM Form 1515 is the written record of the employee's election.

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**Section 23A3.1-2 Computing the Amount of Creditable Military Service**

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**A. Amount of Creditable Military Service**

Compute the amount of military service to be credited to the individual as follows.

1. Determine the beginning and ending dates of creditable military service from the individual's DD Form 214(s). (See Chapter 22 for a complete discussion of creditable military service.)
2. Record the period of service in item 5 of OPM Form 1514, Military Deposit Worksheet. (See subchapter 23C for a sample copy of OPM Form 1514.)
3. Subtract the beginning date from the ending date.

NOTE: For computation purposes, add one day to the ending date unless it was the 31st of the month.

The result is the years, months, and days of military service.

4. Subtract "lost time," if applicable. (Until 1979 "lost time" was generally recorded on the DD Form 214 as "days lost under Uniform Code of Military Justice, Article 86," or as "\_\_ days AWOL." Since 1979, "lost time" has been subtracted from the period of service listed on the DD Form 214, and the form shows only "good time.")

The result is the creditable years, months, and days of service for the individual.

5. Record this information in item 6 on the OPM Form 1514, Military Deposit Worksheet.
-

**Section 23A3.1-3 Determining the Amount of Basic Pay**

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**A. Determination of Basic Pay**

Each period of service is considered independently. Note that a deposit period cannot begin before January 1, 1957. If a period of service straddles that date, determine the basic pay earned only for service after December 31, 1956.

Note: **The employee does not have to pay a military service deposit for periods when he or she was on military leave with pay from the employing agency.** If the period of service includes time when the employee was on military leave, determine the basic pay earned for the period excluding the period covered by military leave. (See The Guide to Processing Personnel Actions (formerly FPM Supplement 296-33) for a discussion of "military leave.")

Enter the amount of earnings in item 7 of the Military Deposit Worksheet, OPM Form 1514.

1. **Take the following steps if the amount of earnings is based on pay documents.**
    - Compute the basic pay earned from the pay documents provided.
    - Total the pay for each period of service. Use only basic pay earned. Do not include allowances, flight pay, combat pay, etc.
    - Prepare and certify Form RI 20-97, identifying the pay documents from which the earnings have been estimated.
    - File the Form RI 20-97 on the right hand side of the employee's OPF.
  2. **Take the following steps if the amount of earnings is based on a statement of estimated earnings from the branch of service.**
    - Use the total estimated earnings given.
    - File the Form RI 20-97 on the right side of the employee's OPF.
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Chapter 23

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**Section 23A3.1-4 Computing the Deposit**

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**A. General**

The amount of the deposit is 7 percent of the basic pay (see section 23A2.1-2) earned during the period(s) of service, plus interest.

> NOTE: The information in this chapter has not been updated to reflect the passage of Public Law 103-353, the Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA), approved October 13, 1994. This legislation makes certain types of National Guard service creditable that had not previously been creditable and alters the method for computing military service credit deposits in limited circumstances. OPM will be publishing regulations on how this legislation affects CSRS and FERS employees. Until regulations are published, information on those aspects of the law that are reasonably clear is published in Benefits Administration Letter 95-101 dated January 27, 1995. You can download the letter from OPM's Mainstreet computer bulletin board by following the instructions in Chapter 1, Administration and General Provisions. <

**B. Deposit Formula**

As stated in section 23A2.1-2, the employee is responsible for providing documentation of basic pay earned. Use the amount provided to determine the deposit due.

**Deposit Formula:**

Deposit = Amount of Earnings x 7%

Round the product to the nearest dollar (that is, \$0.50 or more round up, \$0.49 or less round down).

EXAMPLE:	Earnings	\$ 6,430
	Multiplied by 7%	<u>x .07</u>
	Equals	\$ 450.10

Deposit without interest equals \$ 450.00

**Section 23A3.1-4 Computing the Deposit (Cont.)**

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- C. Adding Interest** Interest begins to accrue on deposits for post-1956 military service on October 1, 1985, or 2 years after an individual is first employed (or reemployed after a period of military service) in a position subject to CSRS. See 23A3.1-5, paragraph A, for more information.

Unlike the deposit for civilian service, the interest on deposits for post-1956 military service accrues and compounds **annually** on the employee's personal Interest Accrual Date or IAD. (See 23A3.1-5, paragraph B, for details.) Because the interest accrual period will not generally coincide with the calendar year, two interest rates may apply. (Interest rates are set on a calendar year basis.)

It is the agency's responsibility to compute interest on deposits for post-1956 military service. Detailed instructions for computing the interest are included in section 23A3.1-5.

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**Section 23A3.1-5 Computing the Interest**

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**A. General Rules**

The CSRS law provides a 2-year interest-free grace period on deposits. After the 2-year period, interest is accrued and compounded annually.

1. For employees first employed prior to October 1, 1983, interest started accruing October 1, 1985. The earliest possible interest posting for an unpaid military service deposit is October 1, 1986.
2. For employees first employed on or after October 1, 1983, interest started 2 years from the date the individual was first employed subject to CSRS. The first IAD is 1 year later, that is, 3 years from the date the individual was first employed subject to CSRS.
3. If military service was performed after the date of first employment and after October 1, 1983, interest for that period of military service starts 2 years from the date the employee returns to a position subject to CSRS or CSRS Offset.
- >4. For employees first employed subject to CSRS deductions prior to October 1, 1983, but separated before October 1, 1982, interest starts to accrue 2 years from the date the employee is reemployed in a position subject to CSRS or FERS. <

NOTE: Because interest accrues annually, there is, in effect, a 3-year interest-free period if the deposit is paid in full before the first IAD. However, interest will accrue during the year following the 2-year grace period on any amount not deposited before the first IAD.

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**Section 23A3.1-5 Computing the Interest (Cont.)**

- B. Interest Accrual Date (IAD)** The Interest Accrual Date or IAD is the date each year when accrued interest is added to the amount of deposit owed by the employee. The employee's first IAD is the date 1 year after the date the interest-free grace period ends. Thereafter, the IAD falls each year on the anniversary of the first IAD until the deposit is paid. Interest compounds (becomes part of the deposit due) annually on the employee's IAD.

**EXAMPLE:**

First Employed	7-3-73
Military Service	10-2-75 to 10-1-77
Grace Period Expires	9-30-85
Deposit Becomes Subject to Interest	10-1-85
IAD	10-1-86

**Computing the IAD:**

The initial IAD for employees who perform military service after the date they are first hired in a position covered by CSRS (including CSRS Offset) and after October 1, 1983, is 3 years from the date the employee returns to a position subject to CSRS retirement deductions.

**EXAMPLE:**

First Employed under CSRS	3-5-75
Separated	7-22-86
Military Service	8-3-88 to 8-2-91
Rehired under CSRS	6-3-92
Grace Period Expires	6-2-94
Initial IAD	6-3-95

Interest is computed on the unpaid balance as of June 2 of each year thereafter, until the deposit is paid in full.

## Chapter 23

## Section 23A3.1-5 Computing the Interest (Cont.)

**C. Accruing and Compounding Interest Annually**

When the employee first reaches his or her initial IAD, the agency must compute and post the first interest charge. The computation is based upon the account balance as of the day before the IAD.

NOTE: Interest is not charged on deposits for the year they are paid in full as long as it is prior to the IAD. (See section 23A3.1-5, paragraph J for a discussion of timely remittances.)

Thereafter, unless the deposit balance is paid in full during the year, interest must be computed on the unpaid balance and posted each year on the employee's IAD until the deposit is paid in full. The subsequent interest charges are computed on the deposit balance as of the day before the IAD.

**D. Interest Rates**

Interest is charged at the following market interest rates.

Variable Interest Rates			
Year	Interest Rate	Year	Interest Rate
1985	13.0%	1991	8.625%
1986	11.125%	1992	8.125%
1987	9.0%	1993	7.125%
1988	8.375%	1994	6.25%
1989	9.125%	1995	7.0%
1990	8.75%	> 1996	6.875%<
		All future periods	To be determined by the Department of the Treasury

Interest rates on CSRS military service deposits are computed on a calendar year basis, January 1 through December 31. Thus, the interest rate to be charged on an IAD of October 1 reflects 3 months of the interest rate of the prior calendar year (October through December) and 9 months of the interest rate of the calendar year in which the interest is posted (January through September). (See section 23C1.1-1 for composite interest rate charts.)

**Section 23A3.1-5 Computing the Interest (Cont.)**

- E. Compute Interest Rate** Interest rates on CSRS military service deposits are computed on a calendar year basis, 1 January 1 through December 31. Thus, the interest rate to be charged on an IAD of October 1 reflects 3 months of the interest rate of the prior calendar year (October through December) and 9 months of the interest rate of the calendar year in which the interest is posted (January through September). See section 23C1.1-3 for composite interest rate charts.
- 
- F. Computation of Composite Interest Rate for Employees First Employed under CSRS prior to October 1, 1983** If the employee makes the deposit prior to the first IAD, no interest is charged.
- The composite rate for interest posting is computed as follows.
- Fraction of interest in prior calendar year =
- $$\frac{30 \text{ (days in a month)} \times 3 \text{ (Oct through Dec)}}{360 \text{ (days in a year)}} = .2500$$
- Fraction of interest in calendar year posting occurs =
- $$1.0000 - .2500 = .7500$$

**Section 23A3.1-5 Computing the Interest (Cont.)****F. Computation of Composite Interest Rate for Employees First Employed under CSRS prior to October 1, 1983 (Cont.)****EXAMPLE:** Computation of composite rate for October 1, 1986, posting.

1985 interest rate - 13.000% x .2500 = 3.250%

1986 interest rate - 11.125% x .7500 = 8.344%

Composite Rate = 3.25% + 8.344% = 11.594%

**G. Computation of Composite Interest Rate for Employees First Employed Under CSRS On or After October 1, 1983**

In determining the fractions of the year-long interest computation period that fall into each of the two relevant calendar years, all months are presumed to be 30 days in length (except for using the actual number of days in the month containing the IAD--see example below) and the year is presumed to be 360 days long.

1. The formula for determining the fraction of the year-long interest computation period that falls into each of the two relevant calendar years is as follows.

$$F1 = \frac{(30 \times M) + D - G}{360}$$

$$F2 = 1 - F1$$

F1 = Fraction of interest for computation period in year 1.

F2 = Fraction of interest for computation period in year 2.

M = Total number of complete months remaining in the year, after the month that contains the last day of the interest-free grace period.

D = Total number of actual calendar days in the month that contains the last day of the interest-free grace period. The variable D is determined by the actual calendar days of the month in which the IAD occurs. However, for computation purposes, add 1 day to the variable D unless the number is 31.

G = The day before the IAD.

**Section 23A3.1-5 Computing the Interest (Cont.)**

- G. Computation of Composite Interest Rate for Employees First Employed Under CSRS On or After October 1, 1983 (Cont.)**
2. The formula for computing the composite rate is as follows.
- (CY interest rate x F1)
- Plus
- (CY interest rate x F2)

**EXAMPLE: Interest fraction computation**

First employed 10-16-83  
\*Grace period ends 10-15-85  
IAD 10-16-86

$$M = 2$$

$$D = 31$$

$$G = 15$$

$$F1 = \frac{(30 \times 2) + 31 - 15}{360} = \frac{76}{360} = .2111$$

$$F2 = 1 - .2111 = .7889$$

**Composite rate computation**

$$(CY\ 1985\ rate \times F1) + (CY\ 1986\ rate \times F2)$$

$$(13\% \times .2111 = 2.744\%) + (11.125\% \times .7889 = 8.777\%)$$

$$Composite\ Rate = 2.744\% + 8.777\% = 11.521\%$$

To simplify the interest computation process, OPM has prepared a Composite Interest Rate Table providing the rates for each IAD during the period October 1, 1986, through December 1, 1991. (See section 23C1.1-1 for composite interest rate tables.)

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**Chapter 23**

**Section 23A3.1-5 Computing the Interest (Cont.)**

**H. Adding Interest When No Payments Have Been Made**

Interest is assessed and posted annually on the employee's Interest Accrual Date (IAD).

The formula for computing accrued interest is as follows.

$$\text{Deposit amount} \times \text{Composite Interest rate} = \text{Accrued Interest}$$

(Round accrued interest due to the nearest cent.)

EXAMPLE: Military Service 7-1-60 to 6-30-62  
 Basic Pay Received \$ 6,340.00  
 Deposit Due \$ 450.00  
 First Employed 8-1-70  
 IAD 10-1-86

(1) IAD	(2) Deposit Amount	(3) Composite Interest Rate	(4) Interest Accrued (2 X 3)	(5) Total Due (2 + 4)
10-1-86	\$ 450.00	11.594%	\$ 52.17	\$ 502.17
10-1-87	502.17	9.531%	47.86	550.03
10-1-88	550.03	8.531%	46.92	596.95
10-1-89	596.95	8.938%	53.36	650.31

**I. Adding Interest When Partial Payments Have Been Made**

Interest is charged on the unpaid balance as of the day before the employee's IAD. (See discussion in paragraph K of this section.)

EXAMPLE: Using the composite interest rates in the example above, with the employee having made payments of \$100.00 on June 1, 1988, and \$150.00 on September 17, 1989, the example becomes:

(1) IAD	(2) Deposit Amount	(3) Composite Interest	(4) Interest Accrued	(5) Payment Made	(5) Total Due
10-1-86	\$ 450.00	11.594%	\$ 52.17		\$ 502.17
10-1-87	502.17	9.531%	47.86		550.03
10-1-88	450.03	8.531%	38.39	\$ 100	488.42
10-1-89	338.42	8.938	30.25	150	368.67

**Section 23A3.1-5 Computing the Interest (Cont.)**

**J. Timely Remittance**

**1. Authorized Official**

The agency is responsible for establishing the procedures for employees to make payments to the agency, for accepting such payments from the employees, and for submitting the payments to OPM in accordance with OPM's instructions. As a necessary part of this responsibility, the agency should designate an official authorized to provide instructions to its employees for making timely deposit payments and for accepting such payments when made.

**2. Received by the Agency Before the IAD**

To be considered a timely remittance, deposit payments must be received by the agency--that is, physically in the possession of the agency official authorized to receive these payments--by the close of business on the last regular business day before the IAD. Thus, for deposits sent by mail, the date on the postmark does not constitute the date of payment.

Example: Martha was first employed under CSRS on October 15, 1983. She has an initial IAD of October 15, 1986. On each October 15 thereafter, interest is added to her account based on the balance in the account as of October 14 of that year until the deposit is paid in full.

If Martha mails a payment to the agency and it is received by the appropriate agency official as of the close of business on Friday, October 13, 1989, its last regular business day before Martha's IAD, the amount of the payment is deducted from her account balance before assessing interest for the period October 15, 1988, through October 14, 1989. If the payment was postmarked on Friday, October 13, 1989, but was not physically in the possession of the appropriate agency official, the payment would not be deducted before assessing the interest charge.

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**K. Agency Payment of Interest**

**1. Interest Charges Must Be Paid**

There is **no** provision in law or regulation for the waiver of interest charged on military deposit accounts. It is OPM policy that if a remittance is not timely, interest must be charged on the deposit (see 5 CFR 831.105). Agencies should advise employees of this policy so they can take the necessary steps to make timely payments if they want to avoid the additional interest charges.

**Section 23A3.1-5 Computing the Interest (Cont.)****K. Agency Payment of Interest (Cont.)      2. Agency Payment for the Employee**

If the agency determines that its errors caused the employee to be liable for additional interest, and the agency has authorization to spend monies for this purpose, it may pay, on behalf of the employee, the interest charges caused by its errors.

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**Section 23A3.1-6 Establishing the Deposit Account**

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**A. Establishing the Deposit Account**

The agency finance office must:

1. Establish an employee deposit account for accepting the deposit payment or installment payments, if any. If the employee does not make the payment in a lump sum, a payment schedule must be established to permit installment payments (see section 23A2.1-3) of at least \$50 each. Agencies may, but are not required to, accept installments of less than \$50. Agencies may agree to an installment schedule with the employee, but should encourage the employee to complete the payment as soon as possible; and
2. Enter payments in item 9, Record of Payments, on the OPM Form 1514, Military Deposit Worksheet (or an equivalent, if the agency has automated this process).

NOTE: Survivors may not make installment payments; their payments must be completed in a lump sum. (See Chapter 70 for a discussion of survivor deposits.)

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**Section 23A3.1-7 Preparing SF 2806 for Military Service Credit Deposit**

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**A. Preparing  
SF 2806**

The finance office must do the following.

1. Prepare a separate SF 2806 (Individual Retirement Record) for an employee who makes a military deposit for post-1956 military service.

NOTE: Each employee who makes a military deposit to the agency will have two SF 2806's, one for civilian service retirement deductions and one for military deposit service. **Under no conditions may a deposit made for military service be posted on the employee's regular (civilian service retirement deductions) SF 2806.** See subchapter 23C for a sample of a correctly completed SF 2806 for military service deposit.

2. Note the following under the Service History portion of the SF 2806 in order to distinguish it from the regular SF 2806,

"Military Service History and Deposit Record."

3. Post the military service history for each period of service for which the employee makes a deposit.
4. Indicate time lost following each entry, if applicable.
5. Post deposits for military service annually as with retirement contributions.

**IMPORTANT: Make certain that amounts paid by an employee are posted to the correct SF 2806.**

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**Section 23A3.1-8 Inactive Accounts**

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| <b>A. Before Removing Accounts from Active Files</b> | <p>If the employee is not currently making payments on the deposit, the agency may remove the Deposit Payment Worksheet from its active accounts after a reasonable period, to be established by the agency, expires.</p> <p>Before removing the account from the active files:</p> <ol style="list-style-type: none"><li>1. Advise the employee of the intended action and give him or her an opportunity to complete the deposit prior to removing the account from the active file; and</li><li>2. Advise the employee that monies are refunded only if the employee:<ul style="list-style-type: none"><li>• Meets all criteria for a refund (See Chapter 32, Refunds) or</li><li>• Retires without completing the deposit.</li></ul></li></ol> |
| <b>B. After Removing Accounts from Active Files</b>  | <hr/> <ol style="list-style-type: none"><li>1. The agency must retain the:<ul style="list-style-type: none"><li>• SF 2806, Individual Retirement Record for Military Service Deposit;</li><li>• SF 2803, Application to Make Deposit or Redeposit;</li><li>• OPM Form RI 20-97, Estimated Earnings during Military Service; and</li><li>• OPM Form 1514, Military Deposit Worksheet</li></ul><p>until the employee's regular retirement SF 2806, Individual Retirement Record, is sent to OPM when the employee transfers, separates, or dies in service.</p></li><li>2. The agency must establish procedures by which an employee may <u>reactivate the military deposit account at a later date.</u></li></ol>                                   |
| <b>C. Death Before Deposit Is Completed</b>          | <hr/> <p>Chapter 70 contains the procedures a surviving spouse or former spouse must follow to make a post-1956 military service credit deposit when an employee dies in service. See Chapter 70 for processing death-in-service benefits.</p> <hr/>   |

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Chapter 23

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Section 23A3.1-9 Closing Out SF 2806 for Military Service Credit Deposit

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**A. Completed Payments**

When the deposit is complete, the agency must close out the SF 2806. Follow the procedures in Chapter 81, Individual Retirement Records and Registers of Separations and Transfers, for closing out the SF 2806, except as shown below.

1. Note in the "Remarks" column of the SF 2806,

**"Deposit Paid in Full."**

2. Retain the SF 2806, SF 2803, the RI 20-97, documentation of basic pay, and OPM Form 1514, Military Deposit Worksheet, until the employee transfers, separates, or dies in service.

NOTE: Refer to subchapter 23C for a sample of SF 2806 and proper posting guidelines.

3. When the employee transfers, separates, or dies in service, send the SF 2806, the SF 2803, and the OPM Form 1514, Military Deposit Worksheet, for a completed deposit for military service to OPM with the employee's regular retirement SF 2806.
4. The agency must retain Form RI 20-97 showing the estimated earnings along with a copy of the Military Deposit Worksheet. File them on the right side of the employee's OPF.
5. Give a copy of the OPM Form 1514, Military Deposit Worksheet, showing the completed military deposit to the employee for his or her records.

NOTE: Do not confuse these special closeout procedures with those for the regular SF 2806.

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**Section 23A3.1-9 Closing Out SF 2806 for Military Service Credit Deposit (Cont.)**

**B. Incomplete Payments**

When an individual transfers from one organization to another under circumstances that require the regular retirement SF 2806 to be sent to OPM and an application for military service deposit has been filed by the employee, the losing agency must:

1. Close out the account by following the procedures described in paragraph A above. Note in the "Remarks" column,  
  
**"Employee Transferred to Another Agency."**
  2. Forward the appropriate documentation (that is, SF 2803, SF 2806, and OPM Form 1514) to OPM;
  3. Give the employee a current copy of the OPM Form 1514, Military Deposit Worksheet, which provides him or her with a current statement of the account, including the balance due; and
  4. File the Form RI 20-97 showing the estimated earnings and a copy of the Military Deposit Worksheet on the right hand side of the employee's OPF.
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**Section 23A3.1-10 Remitting Deposit to OPM**

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**A. General**

Agency finance offices must use the SF 2812 system to remit military service credit deposits to OPM. The SF 2812, Report of Withholdings and Contributions for Health Benefits, Group Life Insurance, and Civil Service Retirement, includes a space to enter the amount collected for military service deposits.

NOTE: See Chapter 80, Payroll Office Reporting of Deductions and Contributions, for a sample copy of SF 2812.

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**B. Procedures**

Use the procedures for remitting deposits for military service as outlined in Chapter 80.

- Do not delay scheduled submission of the SF 2812 if problems occur with the deposits for military service. After the problem is reconciled, the deposits may be submitted on a subsequent SF 2812.
  - Include military deposit remittances in the total credit to the OPM appropriation symbol 24X8135.8 on the monthly statements of transactions.
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**Subchapter 23B FERS****Part 23B1 General Information****Section 23B1.1-1 Overview**

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**A. Introduction**

Subchapter 23B outlines the rules and policies that apply to service credit payments for post-1956 military service under the Federal Employees Retirement System (FERS).

This subchapter explains how FERS differs from CSRS. It refers readers to the CSRS rule that applies or gives the FERS rule if it is different.

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**B. Organization of Subchapter**

The FERS subchapter has three parts.

Part	Name of Part	Page
23B1	General Information	34
23B2	Employee Procedures and Responsibilities	42
23B3	Employing Office Procedures	43

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**C. Statement of Authority**

This subchapter is based on the laws and regulations cited below.

- United States Code: 5 U.S.C. 8411(c), 8422(e)
  - Code of Federal Regulations: 5 CFR 842.307
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**Section 23B1.1-2 Applicable CSRS Provisions**

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**A. Applicable  
CSRS Provisions**

The following part and sections of subchapter A apply to FERS employees with the exceptions noted in paragraph B below.

- Section 23A1.1-3 Definitions
  - Part 23A2 Employee Procedures and Responsibilities
  - Section 23A3.1-1 Accepting the Employee's SF 2803
  - Section 23A3.1-2 Computing the Amount of Creditable Military Service
  - Section 23A3.1-3 Determining the Amount of Basic Pay
  - Section 23A3.1-6 Establishing the Deposit Account
  - Section 23A3.1-7 Preparing SF 2806 for Military Service Credit Deposit
  - Section 23A3.1-8 Inactive Accounts
  - Section 23A3.1-9 Closing Out SF 2806 for Military Service Credit Deposit
  - Section 23A3.1-10 Remitting Deposits to OPM
  - Section 23A3.1-11 Preparing Annual Summary
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**Section 23B1.1-2 Applicable CSRS Provisions (Cont.)****B. Exceptions**

1. The following FERS forms replace the CSRS forms in each of the sections above.
    - SF 3108, Application to Make Service Credit Payment for Civilian Service
    - SF 3107-1, Certified Summary of Federal Service
    - SF 3100, Individual Retirement Record
    - SF 3103, Register of Separations and Transfers
  2. The statement to be inserted on the SF 3108 is included in section 23B2.1-1.
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**Chapter 23**

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**Section 23B1.1-3 Background**

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- A. Military Deposit** A FERS employee may receive credit for post-1956 military service under FERS rules only if he or she deposits with the employing agency a sum equal to 3 percent of the military basic pay he or she earned during the period of military service, plus interest.

A deposit is necessary to use post-1956 military service both for eligibility for an annuity and for computation purposes.

**EXAMPLE:** John is 58 years old. He has 8 years of creditable civilian service and 3 years of post-1956 military service. If he makes his post-1956 military deposit, he can retire under the MRA + 10 provision. If he does not make the deposit, he is not eligible to retire until age 62.

**NOTE:** See Chapter 22 for additional information on the crediting of military service.

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- B. Where Deposit Is Made** Military deposits must be made to the employing agency.
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**Section 23B1.1-4 Service Subject to FERS Military Service Deposit Rules**

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|---|--|
| <p><b>A. Service Subject to FERS Military Service Deposit Rules</b></p> | <p><b>Military service is subject to FERS rules on military service deposits if:</b></p> <ul style="list-style-type: none"> <li>• The employee was automatically subject to FERS on January 1, 1987;</li> <li>• The employee was automatically covered by FERS upon conversion from a position excluded from FERS to a position covered by FERS;</li> <li>• The employee was automatically covered by FERS upon reentering service after January 1, 1987;</li> <li>• The employee performed the military service after transferring to FERS, regardless of whether he or she will be eligible for a CSRS annuity component; or</li> <li>• The employee elected FERS coverage sometime after June 30, 1987, and had less than 5 years of civilian service (not counting any civilian service covered simultaneously by both Social Security and CSRS after December 31, 1983) before the effective date of the election.</li> </ul> |
|---|--|

**EXAMPLE:** Edith performed military service from 7-1-76 to 6-30-78. She was appointed to a career appointment under CSRS on 11-1-78 and separated from CSRS on 10-30-82. Edith was reinstated in a career appointment on 2-1-85 under CSRS Interim/Offset and elected FERS on 9-1-87. She had less than 5 years of civilian service that was not under both CSRS and Social Security when she elected FERS coverage, so she has no future entitlement to a CSRS component in the computation of her FERS annuity.

Therefore, Edith's military service is credited under FERS rules. If she had completed a CSRS military deposit (at 7% of basic pay), she would be eligible for a return of excess contributions. (See Chapter 33, Return of Excess Contributions, for additional information on returns of excess deductions.)

**Section 23B1.1-4 Service Subject to FERS Military Service Deposit Rules (Cont.)**

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| <b>A. Service Subject to FERS Military Service Deposit Rules (Cont.)</b> | <b>Employees in the categories above:</b> <ol style="list-style-type: none"><li>1. Pay a deposit of 3 percent of military basic pay;</li><li>2. Have the extended interest-free period (see section 23B3.1-2); and</li><li>3. Are not treated differently if they first became subject to CSRS before October 1, 1982.</li></ol> <p>NOTE: Employees who transfer to FERS and have a CSRS component continue to be under the CSRS military deposit rules for service performed before the transfer.</p> |
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**Section 23B1.1-5 Who Can Make a Military Service Deposit**

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|---|--|
| <b>A. General Rule:<br/>Current<br/>Employees</b>   | <p>An employee subject to FERS may make a deposit for any full period of military service prior to separation from service.</p> <ol style="list-style-type: none"><li>1. If the employee delays making the military deposit until the time he or she separates for retirement, the deposit must be made, in full, to the employing agency before OPM completes the adjudication of the annuity. The agency should inform the employee that final adjudication of his or her annuity will be delayed.</li><li>2. Except as noted in paragraph A1 above, a separated employee may not make a military service deposit.</li></ol> |
| <b>B. Employee Who<br/>Elects a<br/>Postponed<br/>Annuity</b>                               | <p>If an employee meets the requirements to retire optionally under the FERS MRA+10 provision and postpones the annuity, he or she must pay the military service credit deposit <b>to the agency before separation from service.</b></p>   |
| <b>C. Survivor of a<br/>Former<br/>Employee<br/>Eligible for a<br/>Deferred<br/>Annuity</b> | <p>A survivor of a former employee who was eligible at the time of death for a deferred annuity may receive a survivor annuity based on the former employee's creditable service but the survivor <b>may not</b> make a military service deposit. See Chapter 70 for a discussion of survivor deposits when the employee dies in service.</p>  |
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**Chapter 23**

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**Section 23B1.1-6 Refund of Deposit**

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|---|---|
| <b>A. Refund Before Retirement</b>                                  | Either a completed or partial deposit for a period of service is refunded to a separated employee who applies for (and is entitled to) a refund of all retirement deductions. Interest is not paid on the FERS military service deposit. (See Chapter 32 for additional details.)   |
| <b>B. Refund Upon Application for Retirement</b>                    | The information in section 23A1.1-5, paragraph B, applies to FERS employees, except for the statement that a reemployed annuitant can redeposit a refunded military deposit. FERS does not permit redeposits. (Also see paragraph C.)   |
|   | <p><b>NOTE:</b> At retirement FERS disability retirees under age 62 will have to make a decision about the use of military service at age 62. If the employee is receiving military retired pay and decides not to waive it, he or she is entitled to a refund of the military deposit. However, the employee may want to waive the military retired pay at age 62. A FERS disability annuity will be recomputed at age 62 to an amount that represents the annuity the person would have received if he or she had continued working until the day before his or her sixty-second birthday and then retired under the FERS nondisability provisions. Including the military service at age 62, therefore, may entitle the individual to a higher annuity benefit. If the disability annuitant has received a refund of the military service deposit, it will not be possible to make a deposit for such service to include it in the computation of the annuity at the time the recomputation is made.</p> |
| <b>C. Refunded Military Service Credit Deposit Cannot Be Repaid</b> | Unlike CSRS employees, if a FERS employee separates from Federal service and receives a refund of contributions and deposits or redeposits made to the Fund, he or she does not have a right to pay back the post-1956 military service credit deposit.   |
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**Part 23B2 Employee Procedures and Responsibilities****Section 23B2.1-1 Applying for Deposit**

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- |                                |   |
|--------------------------------|---|
| <b>A. Applying for Deposit</b> | The information in Part 23A2 applies to FERS employees whose military service will be credited under FERS rules; however, agencies must insert the statement shown in section 23B2.1-1B below on the SF 3108.                             |
| <b>B. Complete SF 3108</b>     | If the FERS employee decides to pay the military deposit, he or she must obtain SF 3108, Application to Make Service Credit Payment for Civilian Service, from the employing agency. (See subchapter 23C for a sample copy of this form.) |

The space below that in which the employee enters the military service to be covered by a deposit must contain the following statement to be entered by the employing agency.

"I wish to pay the deposit necessary to obtain credit for my military service after 1956. I understand that the entire deposit must be paid to my agency before separation for retirement and that if I do not complete the deposit at that time, the post-1956 military service will not be used to compute or establish title to a FERS annuity. Any incomplete deposit that will not pay for one or more full periods of military service will be refunded. Otherwise, my deposit is refundable only if I become eligible for a refund of civil service retirement contributions, or retire without waiving my military retired pay (if any).

"I further understand that the military deposit cannot be deemed paid at retirement if I am eligible for and elect an alternative annuity. If I do elect the alternative annuity upon retirement, any completed military deposits made to the Fund will be refunded to me along with any other retirement contributions or payments I made to the Fund."

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**Chapter 23**

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**Part 23B3 Employing Office Procedures****Section 23B3.1-1 Computing the Deposit**

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**A. General**

The amount of the deposit is 3 percent of the basic pay (see section 23A2.1-2) earned during the period(s) of service, plus interest.

**NOTE:** Under the Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA), approved October 13, 1994, the military deposit may, in some cases, be less than 3 percent of the basic military pay earned. See section 23A2.1-4A for further information.

**B. Deposit Formula**

As stated in section 23A2.1-2, the employee is responsible for providing documentation of basic pay earned. Use the amount provided to determine the deposit due.

**Deposit Formula:**

Deposit = Amount of Basic Pay x 3%

Round the product to the nearest dollar (that is, \$0.50 or more round up, \$0.49 or less round down).

Example: Basic Pay Received	\$ 6430
Multiplied by 3%	<u>x .03</u>
Equals	\$ 192.90
Principal Equals	\$ 193.00

**C. Employees Who Transfer to FERS While on Military Furlough**

Military service is broken into two periods based on the effective date of FERS coverage for employees who transfer to FERS while on military furlough and have a CSRS component.

1. Military service performed before the effective date of FERS coverage is under CSRS rules (unless the employee is not eligible for a CSRS annuity component).
2. Military service performed on or after the effective date of FERS coverage is under FERS rules.

This rule applies even if the employee was in CSRS Offset before/during the military furlough.

### Section 23B3.1-2 Computing the Interest

#### A. General Rules

The FERS law provides a 2-year interest free grace period on deposits. After the 2-year period, interest is assessed and compounded annually on the balance due in the deposit account as of the day before the employee's IAD.

1. For employees first employed prior to January 1, 1987, interest started to accrue January 1, 1989.
2. For employees first employed on or after January 1, 1987, interest begins to accrue 2 years from the date the individual was first employed subject to FERS.
3. If military service was performed after date of first employment and after January 1, 1987, interest starts to accrue 2 years from the date the employee returns to a position subject to FERS.
4. For employees who elect FERS coverage sometime after June 30, 1987, if they have less than 5 years of civilian service (not counting any civilian service covered simultaneously by both Social Security and CSRS after December 31, 1983) before the effective date of the election, interest begins to accrue 2 years from the date of transfer.

NOTE: Because interest accrues annually, there is, in effect, a 3-year interest free period if the deposit is paid in full before the first IAD. However, interest will accrue during the year following the 2-year grace period on any amount not deposited before the first IAD.

#### B. Interest Rates and Posting Dates for Employees First Employed Prior to January 1, 1987

For employees first hired prior to January 1, 1987, the 2-year grace period ends on January 1, 1989. Interest accrues during calendar year 1989 at the variable interest rate for the year, 9.125 percent. Interest is compounded and posted January 1, 1990.

For any amount not deposited by January 1, 1990, interest accrues during calendar year 1990 at the variable interest rate of 8.75 percent. Interest will be compounded and posted on January 1, 1991. Interest is assessed on the remaining balance and posted each year.

The variable interest rate is determined yearly by the Department of the Treasury.

NOTE: Subchapter 23C contains tables of interest rates for military deposits.

**Section 23B3.1-2 Computing the Interest (Cont.)**

<b>C. Computation of Composite Interest Rates for Employees First Employed On or After January 1, 1987</b>	The information in section 23A3.1-5, paragraph G, applies to FERS employees first employed on or after January 1, 1987.  NOTE: See section 23C1.1-1 for tables of composite interest rates in order to simplify the composite interest rate computation process.
<b>D. Timely Remittance</b>	The information in section 23A3.1-5, paragraphs J and K, applies to FERS employees.

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**Subchapter 23C Job Aids****Section 23C1.1-1 Sample Forms**

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This section contains copies of the following sample forms.

- SF 2803      Application to Make Deposit or Redeposit (for pre-October 1, 1982, CSRS employees)
- SF 2803      Application to Make Deposit or Redeposit (for post-September 30, 1982, CSRS employees)
- SF 2801-1    Certified Summary of Federal Service
- SF 2806      Individual Retirement Record
- Composite Interest Rate Tables
- Forms Used to Document Actual Military Earnings
- SF 3107-1    Certified Summary of Federal Service
- SF 3100      Individual Retirement Record
- SF 3108      Application to Make Service Credit Payment for Civilian Service
- Sample Letter to Remind Employees about Military Deposits

# Service Credit Payments for Post-1956 Service Chapter 23

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<b>Civil Service Retirement System</b>	<b>APPLICATION TO MAKE DEPOSIT OR REDEPOSIT</b> <b>CIVIL SERVICE RETIREMENT SYSTEM</b>	OMB Approved No. 3206-0134 Expires 5/31/90
	<b>TO AVOID DELAY IN PROCESSING:</b> 1. Read the attached information carefully. 2. Typewrite or print in ink. 3. Complete Part A in full and have your employing agency complete Part B. If you are not Federally employed, Part B need not be completed.	

## A. TO BE COMPLETED BY THE APPLICANT

1. Name (Last) (First) (Middle)	2. List all Other Names You Have Used		3. Birthdate (Month, day, year)			
4. Address (Number and Street)	5. Department or Agency in Which Presently or Last Employed, Including Bureau, Branch, or Division		6. Social Security No. * *			
(City, State and ZIP Code)	7. Location of Employment (City and State)		8. Title of Last Position			
<b>List in chronological order all "deposit" periods of civilian service during which no Civil Service Retirement deductions were withheld from your salary; and all "redeposit" periods of civilian service during which retirement deductions were withheld and later refunded to you.</b>						
Department or Agency, Including Bureau, Branch, or Division, Where Employed	Location of Employment (City and State)	Title of Position	Periods of Service		Check Whether Deductions Were Not Withheld or Were Withheld and Refunded	
			Beginning Date	Ending Date	Not Withheld	Withheld and Refunded
"I wish to pay the deposit for my military service after 1956. I understand that the entire deposit must be paid to my agency before separation for retirement and that if I do not complete the deposit at that time, the post-1956 military service will not be used to compute my annuity after age 62, if I am eligible for Social Security benefits at that time. Any incomplete deposit that will not pay one or more full periods of military service will be refunded. Otherwise, my deposit is refundable only if I become eligible for a refund of civil service retirement contributions, or retire without waiving my military retired pay (if any).						
"I further understand that the military deposit cannot be deemed paid at retirement if I am eligible for and elect an alternative annuity. If I do elect the alternative annuity upon retirement, any completed military deposits I made to the Fund will be refunded to me along with any other retirement contributions or payments I made to the Fund."						
9. Are Deductions for Civil Service Retirement Now Being Withheld From Your Salary? <input type="checkbox"/> Yes <input type="checkbox"/> No			10. If Your Answer is "No," Give the Date of Separation From Your Last Position Under the Civil Service Retirement Law _____→		Date of Separation	
Signature of Applicant			Telephone Number (Including area code) Where You Can Be Reached During the Day		Date	



**Service Credit Payments for Post-1956 Military Service**  
**Chapter 23**

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<b>Civil Service Retirement System</b>	<b>APPLICATION TO MAKE DEPOSIT OR REDEPOSIT</b>  <b>CIVIL SERVICE RETIREMENT SYSTEM</b>  <b>TO AVOID DELAY IN PROCESSING:</b> 1. Read the attached information carefully. 2. Typewrite or print in ink. 3. Complete Part A in full and have your employing agency complete Part B. If you are not Federally employed, Part B need not be completed.	OMB Approved No. 3206-0134 Expires 5/31/90
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**A. TO BE COMPLETED BY THE APPLICANT**

1. Name (Last) (First) (Middle)	2. List all Other Names You Have Used	3. Birthdate (Month, day, year)
4. Address (Number and Street)	5. Department or Agency in Which Presently or Last Employed, Including Bureau, Branch or Division	6. Social Security No.  * *
(City, State and Zip Code)	7. Location of Employment (City and State)	8. Title of Last Position

**List in chronological order all "deposit" periods of civilian service during which no Civil Service Retirement deductions were withheld from your salary; and all "redeposit" periods of civilian service during which retirement deductions were withheld and later refunded to you.**

Department or Agency, Including Bureau Branch or Division, Where Employed	Location of Employment (City and State)	Title of Position	Periods of Service		Check Whether Deductions Were Not Withheld or Were Withheld and Refunded	
			Beginning Date	Ending Date	Not Withheld	Withheld and Refunded

"I wish to pay the deposit necessary to obtain credit for my military service after 1956. I understand that the entire deposit must be paid to my agency before separation for retirement and

that if I do not complete the deposit at that time, the post-1956 military service will not be used to compute or establish title to a CSRS annuity. Any incomplete deposit that will not pay for

one or more full periods of military service will be refunded. Otherwise, my deposit is refundable only if I become eligible for a refund of civil service retirement contributions, or retire without

waiving my military retired pay (if any).

"I further understand that the military deposit cannot be deemed paid at retirement if I am eligible for and elect an alternative annuity. If I do elect the alternative annuity upon retirement, any

completed military deposits I made to the Fund will be refunded to me along with any other retirement contributions or payments I made to the Fund."

9. Are Deductions for Civil Service Retirement Now Being Withheld From Your Salary?  <input type="checkbox"/> Yes <input type="checkbox"/> No	10. If Your Answer is "No," Give the Date of Separation From Your Last Position Under the Civil Service Retirement Law <div style="text-align: center;">_____→</div>	Date of Separation
Signature of Applicant	Telephone Number (Including area code) Where You Can Be Reached During the Day	Date

**Service Credit Payments for Post-1956 Military Service**  
**Chapter 23**

	<b>CERTIFIED SUMMARY OF FEDERAL SERVICE CIVIL SERVICE RETIREMENT SYSTEM</b>	U.S. Office of Personnel Management
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**Information for Agency**

1. A certified copy of this form must accompany the employee's Application for Immediate Retirement (SF 2801) or an Application for Death Benefits (SF 2800) for a deceased employee if a survivor annuity appears to be payable.
2. This form may also be used:
  - for retirement counseling purposes
  - to respond to an employee's request for a record of creditable service.
3. See text of Chapter 23 for detailed instructions for completion and disposition of this form.

**Instructions for the Employee**

1. Your employing office will complete and certify this form for you.
2. Review this form carefully. Be sure it contains all of your service.
3. Complete Section E, Employee's Certification, and return it to your employing office.

**Section A - Identification**

1. Name of employee (Last, first, middle initial) Doe, John I.	2. Date of birth (Month, day, year) 2-21-25	3. Social Security Number 123-45-6789
4. List all other names used (Maiden name, AKA, spelling variants)  None	5. Other birth dates used None	6. Military serial number 77216681
	7. Service computation date for retirement purposes 1-22-50	
8a. Does the applicant receive military retired pay? <input type="checkbox"/> YES Attach a copy of the applicant's military retired pay order, if available and complete 8b. <input type="checkbox"/> NO	8b. If YES, has the applicant waived military retired pay to credit military service for civil service retirement? <input type="checkbox"/> YES Attach a copy of the military finance center's letter to the employee accepting waiver, if available <input type="checkbox"/> NO <i>(Includes cases where a waiver is unnecessary)</i>	

**Section B - Verified Service History Documented in Official Records**

Federal Agency or Military Service Branch	Appointment, Separation or Conversion Dates for Civilian and Active Honorable Military Service		Name of Retirement System* (e.g., CSRS, CSRS Offset, etc.)	Remarks and Non-Creditable Time (Indicate if Service is Part-Time)
	To	From		
U.S. Army U.S. Army	10-5-57 10-5-61	10-4-60 10-4-64		(Deposit paid in full) (Partial deposit paid)

\* Give details of creditable civilian service not subject to retirement deductions in Section C.

U.S. Office of Personnel Management

Standard Form 2801-1  
Revised January 1990

**Service Credit Payments for Post-1956 Military Service**  
**Chapter 23**

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LAST NAME FIRST NAME MIDDLE INITIAL  1. <u>Doe, John I.</u>  2. _____ 3. _____ 4. _____ <small>(Record each name change - strike out previous name)</small>			DATE OF BIRTH			SOC. SEC. NO.			AGENCY	PAYROLL OFFICE	LOCATION	PAYROLL OFFICE NO.
			MO.	DAY	YR.							
			2	21	25	123	45	6789				
			DO NOT USE						OPM	Region 4	Ft. Worth, TX	11 00 1111
SERVICE HISTORY								FISCAL RECORD				
EFFECTIVE DATE (1)	ACTION (2)	BASE PAY (3)	DO NOT USE	REMARKS (4)				YEAR (5)	CALENDAR YEAR SALARY DEDUCTIONS (6)	ACCUMULATIVE TOTAL SALARY DEDUCTIONS (7)	REMARKS (8)	
MILITARY SERVICE HISTORY AND DEPOSIT RECORD												
10-5-57 to 10-4-60 U.S. Army - No time lost												
(PAID IN FULL \$444.34)												
10-5-61 to 10-4-64 U.S. Army - 10 days lost									1983	544.34		
(PARTIALLY PAID \$100.00)									DEPOSIT FOR MILITARY SERVICE CERTIFIED CORRECT			
								Transferred to agency XYZ (7-1-83)	(Signature and Title) 10-20-83			
									AUTHORIZED CERTIFYING OFFICER			

INDIVIDUAL RETIREMENT RECORD

U.S. Office of Personnel Management

Standard Form 2806  
Rev. 2-80

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**FORMS USED TO DOCUMENT ACTUAL MILITARY EARNINGS**

The following forms may be used to document actual military earnings for any given period if submitted as evidence by the employee.

**Army**

DD 113, Military Pay Record, effective August 1951; May 1957; August 1960

FC Form T023 (TEST), Military Pay Voucher

DA 2139, Military Pay Voucher, effective July 1, 1958; July 1, 1961; October 1, 1963

DA 2349, Military Pay Voucher (MECH), effective August 1, 1961; September 1, 1972

DA 2139-1, Military Pay voucher, effective October 1, 1963

DA 3686(TEST), JUMPS, Army Leave and Earnings Statement, effective September 12, 1972; July 1, 1976; August 1, 1977; August 1, 1978

DA 3686 J, Army Leave and Earnings Statement, effective August 1, 1982

**Air Force**

DD 1624 AF, Leave and Earnings Statement, effective July 1, 1967

AF Form 141, Leave and Earnings Statement, effective October 12, 1976

AF Form 141, Leave and Earnings Statement, effective April 1, 1980

**Navy and Marines**

DD 113, Individual Pay Record, effective January 1, 1957

DD 113-2C, Individual Pay Record, effective May 1, 1957

DD 1624, Leave and Earnings Statement, effective October 27, 1967

DD 1624-1C, Leave and Earnings Statement, effective August 1, 1978

**Coast Guard**

None

**Forms Used to Document Actual Military Earnings (Cont.)**Public Health Service

PHS-1313-1 (Rev. 6-59), Payroll Change Slip (Commissioned Officers)

PHS-1313-2 (4-50), Payroll Change Slip (Commissioned Officers)

OS-410 (6-64), Payroll Change Slip (Commissioned Officers)

OS-410 (Rev. 12/67; Rev. 12/75), Commissioned Officers' Statement of Earnings (DHEW)

PHS-6155 (9/79), Statement of Earnings and Deductions

National Oceanic and Atmospheric Administration

Coast and Geodetic Survey Form 34-14 (7/60), Statement of Earnings and Leave

ESSA Form 34-14 (1965), Statement of Earnings and Leave

NOAA Form 34-14 (10/4/70), Statement of Earnings and Leave

**Chapter 23**

	FEDERAL EMPLOYEES RETIREMENT SYSTEM CERTIFIED SUMMARY OF FEDERAL SERVICE	U.S. Office of Personnel Management 5 CFR Part 841
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**Information for Agency**

1. A certified copy of this form must accompany an employee's Application for Immediate Retirement (SF 3107) or an Application for Death Benefits (SF 3104) for a deceased employee if a survivor annuity or a spousal lump sum benefit appears to be payable.
2. This form may also be used:
  - for retirement counseling purposes
  - to respond to an employee's request for a record of creditable service.

**Instructions for Employees**

1. Your employing office will complete and certify this form for you.
2. Review the form carefully. Be sure it contains all of your service.
3. Complete Section E, Employee's Certification, and return it to your employing office.

**SECTION A - IDENTIFICATION**

1. Name of Employee (Last, first, middle initial) Davis, James D.	3. Date of Birth (Month, day, year) 6-10-30	4. Social Security Number 222-11-7777
2. List All Other Names Used (Maiden name, AKA, spelling variants) None	5. Other Birth Dates Used None	6. Military Serial Number 33228810
	7. Service Computation Date for Retirement Purposes 10-22-55	
	8. Did this employee elect to transfer to FERS? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes • Give effective date of election    11-8-87	
	9. If yes, is this employee entitled, according to your records, to have part of his/her annuity computed under CSRS rules? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes	

**SECTION B - VERIFIED SERVICE HISTORY DOCUMENTED IN OFFICIAL PERSONNEL RECORDS**

Federal Agency or Military Service Branch	Appointment, Separation, or Conversion Dates for Civilian and Active Honorable Military Service		Name of Retirement System*	Remarks and Non-Creditable Time**
	From	To		
U.S. Army	4-15-50 4-15-54 4-15-58	4-14-54 4-14-58 4-14-62		(Deposit completed for military service from 1-1-57 to 4-14-62)

\* Give details of creditable civilian service not subject to retirement deductions in Section C.

\*\* In Remarks, show if CSRS service on and after January 1, 1984, is "regular" CSRS or CSRS Offset. Use retirement codes in The Guide to Processing Personnel Actions if necessary to properly identify service.

Standard Form 3107-1  
Rev. March 1988  
October 1991

## 57

Standard Form 3100  
January 1987

# **Service Credit Payments for Post-1956 Military Service** **Chapter 23**

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<b>Federal Employees Retirement System</b>	<b>APPLICATION TO MAKE SERVICE CREDIT PAYMENT FOR CIVILIAN SERVICE</b>  <b>FEDERAL EMPLOYEES RETIREMENT SYSTEM</b>	
	<b>TO AVOID DELAY IN PROCESSING:</b> 1. Read the attached information carefully. 2. Typewrite or print in ink. 3. Complete Part A in full and have your employing agency complete Part B. If you are not Federally employed, Part B need not be completed.	

## **A. TO BE COMPLETED BY THE APPLICANT**

1. Name (Last, First, Middle)		2. List All Other Names You Have Used		3. Birthdate (Mo, dy, yr)	
4. Address (Number and Street)		5. Department or Agency in Which Presently or Last Employed, Including Bureau, Branch, or Division		6. Social Security Number	
(City, State, and ZIP Code)		7. Location of Employment (City and State)		8. Title of Position	
9. Have you previously filed any application under the Federal Employees Retirement System (FERS) or the Civil Service Retirement System (CSRS)? <input type="checkbox"/> Yes (Complete items 9a and 9b.) → <input type="checkbox"/> No		9a. Type of Application <input type="checkbox"/> Service Credit Payment <input type="checkbox"/> Refund <input type="checkbox"/> Return of Excess Deductions <input type="checkbox"/> Retirement		9b. Claim Number(s) (if available)	
10. List below in chronological order all periods of Federal civilian service. Be sure all your service is listed so that the Office of Personnel Management (OPM) can bill you for the correct amount.					
Department or Agency, Including Bureau Branch or Division, Where Employed	Location of Employment (City and State)	Title of Position	Periods of Service		Check Whether Deductions Were Not Withheld, Withheld and Refunded, or Withheld and Remain to Your Credit
			Beginning Date	Ending Date	
"I wish to pay the deposit necessary to obtain credit for my military service after 1956. I understand the entire deposit must be paid to my agency before separation for retirement and that if I do not complete the deposit at time the post-1956 military service will not be used to compute or establish title to a FERS annuity. Any incomplete deposit that will not pay for one or more full periods of military service will be refunded. Otherwise, my deposit is refundable only if I become eligible for a refund of retirement contributions, or retire without waiving my military retired pay (if any).					
"I further understand that the military deposit cannot be deemed paid at retirement if I am eligible for and elect an alternative annuity. If I do elect the alternative annuity upon retirement, any complete military deposits I made to the Fund will be refunded to me along with any other retirement contributions or payments I made to the Fund."					
11. Are deductions for the Federal Employees Retirement System now being withheld from your salary? <input type="checkbox"/> Yes <input type="checkbox"/> No		12. If your answer is "No," give the date of separation from your last position under the Federal Employees Retirement System _____.		Date of Separation	
13. Signature of Applicant		14. Telephone Number (Including area code) Where You Can Be Reached During the Day		15. Date	

Office of Personnel Management  
5 CFR 842

Standard Form 3108  
May 1988



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**Section 23C1.1-2 Forms for Local Reproduction**

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This section contains copies of the following OPM forms for local reproduction.

RI 20-97, Estimated Earnings During Military Service

OPM Form 1514, Military Deposit Worksheet

OPM Form 1515, Military Service Deposit Election

**Chapter 23****Blank ESTIMATED  
EARNINGS DURING  
MILITARY SERVICE**

INSTRUCTIONS: Use a separate RI 20-97 for each branch of service. Attach DD 214 or equivalent and any available records of pay or promotions. If you do not have a DD 214 or equivalent, obtain an SF 180 from your personnel office and have your service verified before forwarding this form to the pay center. The pay center cannot provide estimated earnings unless verification of service is attached.

To	Employee name (Last, First, Middle)	
	Other names used	
	Social Security Number	Date of birth
	All military service numbers	
	Branch of Service	

The uniformed services must provide estimated basic pay by Federal employees for military service after December 31, 1956, for the purpose of making a deposit to the Civil Service Retirement and Disability Fund for retirement credit. Please provide the estimated basic pay earned by the above named employee.

Signature of requester		Relationship to employee <input type="checkbox"/> Employee is requester <input type="checkbox"/> Other (Specify _____) <input type="checkbox"/> Survivor		Date		
Active military service after December 31, 1956 (Dates indicated below must be based on DD 214 or equivalent certification)		TO BE COMPLETED BY AUTHORIZED OFFICIAL Estimated Earnings (Base Pay) (Do not provide estimated earnings for any period of service prior to January 1, 1957.)				
From (Mo,Dy,Yr)	To (Mo,Dy,Yr)	From (Mo,Dy,Yr)	To (Mo,Dy,Yr)	Rate of Basic Pay	Earnings	Type of Discharge
					\$	
					\$	
					\$	
					\$	
					\$	
1. If period of service began before and ended after December 31, 1956, enter date service actually began. (Mo,Dy,Yr)		2. Lost time <input type="checkbox"/> None <input type="checkbox"/> Number of days _____				

Chapter 23

	<input type="checkbox"/> Inclusive dates ▶	From(Mo,Dy,Yr)	To(Mo,Dy,Yr)	From(Mo,Dy,Yr)	To(Mo,Dy,Yr)
Signature of authorized official furnishing estimate		Date(Mo,Dy,Yr)	Telephone number (Including Area Code)		
Typed name of authorized official		Title of authorized official			

Requester's name and address


Return  
◀ Completed  
Form to

RI 20-97

Blank

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Chapter 23

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Send the Request for Earnings During Military Service to the appropriate address shown below.

**Army**

DFAS-Indianapolis Center  
ATTN: DFAS-IN-FJFC-A  
8899 East 56th Street  
Indianapolis, IN 46249-0875

Phone (317) 543-7298

**Navy**

DFAS-Cleveland Center-FMCS  
1240 East 9th Street  
Cleveland, OH 44199-2055

Phone (216) 522-5974

**Air Force**

DFAS-DE-FJY  
6760 East Irvington Place  
Denver, CO 80279-3000

Phone (303) 676-7408

**Marine Corps**

DFAS-Kansas City Center/FBL  
1500 E. 95th Street  
Kansas City, MO 64197-0001

Phone (816) 926-7652 Fax (816) 926-7648

**Coast Guard**

Commanding Officer (SES)  
Coast Guard Pay and Personnel Center  
444 SE Quincy Street  
Topeka, KS 66683-3591

**Public Health  
Service**

Public Health Service  
Division of Commissioned Personnel  
Compensation Branch  
Parklawn Building, Room 4-50  
5600 Fisher's Lane  
Rockville, MD 20857

**National Oceanic  
and Atmospheric  
Administration**

National Oceanic and Atmospheric Administration  
Department of Commerce  
Commissioned Personnel Office  
11400 Rockville Pike, Room 105  
Rockville, MD 20852

Reverse of RI 20-97

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Service Credit Payments for Post-1956 Military Service  
Chapter 23

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Office of Personnel Management  
**MILITARY DEPOSIT WORKSHEET**

1. Name		2. Date of Birth	3. Social Security Number		4. Date of Computation
5. Period of Military Service		6. Total Service in Period (Years, Months, Days)*	7. Amount of Earnings	8. Withholding Percentage	9. Amount of Deposit Due
From (Month, Day, Year)	To (Month, Day, Year)		\$ X	=	
10. Agency			11. Interest Accrual Date	12. <input type="checkbox"/> CSRS <input type="checkbox"/> FERS	

INTEREST COMPUTATION

Date	Amount Due	Rate/Interest	Total Due

RECORD OF PAYMENTS

Date	Payment	Balance Due

\*Not including any days lost  
Office of Personnel Management

REPRODUCE LOCALLY

OPM Form 1514  
Rev. March 1991

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